

CALIFORNIA DEPARTMENT OF INSURANCE
LEGAL DIVISION

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Attorney for Harry W. Low,
Insurance Commissioner

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF CALIFORNIA
SACRAMENTO**

In the Matter of the Licenses and Licensing
Rights of

STEVE ZVI BARNOY, individually
and d.b.a.
UNIVERSE INSURANCE AGENCY,
MIDGAL INSURANCE AGENCY AND
SAVOY INSURANCE SERVICES

Respondent.

File No. SAC 10386-AP
OAH No. L-2002010196

DECISION AND ORDER ADOPTING
PROPOSED DECISION

This matter came on regularly for hearing before N. Gregory Taylor, Administrative Law Judge of the Office of Administrative Hearings, in Los Angeles, California, on June 17, 2002. Complainant, Insurance Commissioner Harry W. Low, was represented by Danette C. Brown, Staff Counsel with the Department of Insurance. Respondent, Steve Zvi Barnoy, individually and d.b.a. Savoy Insurance Services was personally present throughout the hearing and was represented by M. Roy Siegel, Attorney at Law.

The Administrative Law Judge submitted his proposed decision dated July 17, 2002, and recommended its adoption as the decision of the Insurance Commissioner. The Commissioner then considered the adoption of the proposed decision.

1 Now, therefore, pursuant to the provisions of California Government Code Section
2 11517(c)(2)(A), IT IS SO ORDERED, that the attached proposed decision is hereby adopted by
3 the Insurance Commissioner as his Decision in this matter and is ordered officially filed.

4 This Decision shall be effective thirty (30) days from the date of this order.

5 IN WITNESS WHEREOF, I have hereunto set my hand and affixed by official seal, this
6 _____ day of _____, 2002.

7 HARRY W. LOW
8 Insurance Commissioner

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10 By: _____
11 ERIKA E. LORENZ
12 Assistant Chief Counsel

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